

2761

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John Francis Regan

For: LENDER AND INSURER TRANSACTION PROCESSING
SYSTEM AND METHOD

Serial No.: 09/188,827

Filed: November 9, 1998

Art Unit: 2761

Our Reference: SJ-10321US

c/o Dennison Associates
133 Richmond Street West, Suite 301
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August 3, 2000

Commissioner of Patents and Trademarks
Box Non-Fee Amendments
Washington, D.C. 20231

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Attention: Examiner John Hayes

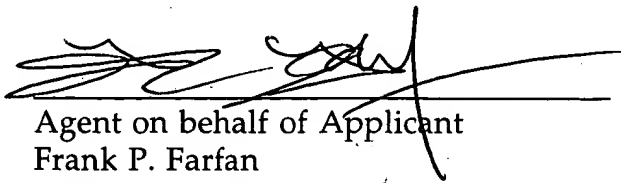
Dear Sir:

INFORMATION DISCLOSURE STATEMENT

We have received, in a corresponding PCT application, a Search Report which was mailed on June 6, 2000. A copy of the cover page of the Search Report as well as a copy of the documents considered to be relevant with the comments by the searcher (i.e. letter coding) is enclosed. We have also enclosed copies of each reference and a completed form PTO-1449.

I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign Patent Office in a counterpart foreign application not more than three months prior to the filing of this Statement.

Respectfully submitted,



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